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## THE DETERMINANTS OF EFFECTIVE ZAKAT DISTRIBUTION IN SELANGOR HIGHER EDUCATION INSTITUTIONS

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### ABSTRACT

Amid the pandemic that the world is facing, many families are facing a financial crisis. This time when zakat comes in to help those who are in need and low. Financial education aid is one of the common aids of zakat institutions to help needy and poor students from secondary up to tertiary. Therefore, this study aims to identify the determinants of effective zakat distribution in higher education institutions in Selangor. This research was carried out based on quantitative methodology using a survey questionnaire on a sample of 206 students currently studying in Selangor. The students are the recipients of full assistance from the zakat institution in Selangor. This study employs SPSS software Version 26 to test hypotheses. All the chosen independent variables are significantly correlated with the zakat distribution. Somehow, the findings of multiple regression showed that only good amil and recipient satisfaction

significantly affect zakat distribution. The t-value of good amil is 4.731, and at the t-value of the recipient, satisfaction is 3.620. However, zakat knowledge does not influence the effective zakat distribution (p-value .054). This study highlighted the distribution of zakat in improving educational equity among poor and needy students.

**Keywords:** Amil; effective zakat distribution; knowledge; satisfaction

## INTRODUCTION

Zakat is one of the obligatory Islamic pillars for Muslims. Salleh and Chowdurry (2020) emphasized that zakat can solve the economic problem in society. Many financial issues among Muslims can be facilitated through this institution and resolved (Aminuddin, Walid, Abd Warif & Wathan, 2020). Zakat institution is accountable for managing zakat collection and distribution to eight *asnaf* (Aminuddin et al., 2020). The efficiency and effectiveness of zakat funds collection and distribution are crucial as it is the substance in Islamic economics that can improve the lives of the poor and the needy (Takril & Othman, 2020). *Amil* in zakat institutions plays an essential role in handling the contribution and distribution of zakat money. Appropriate and effective distribution systems help the community in alleviating poverty. Besides, the financial statements produced by *amil* zakat institutions are a form of accountability. Transparency and accountability are part of good corporate governance that should be one deep root in an organization that upholds honesty and trust (Nugraha, Wardayati, and Sayekti, 2018).

Experts *Ulamak* from Syafie and Hanabi postulated that LZS should give the poor an appropriate amount of zakat funds to fulfill their needs (Adijiwaya & Suprianto, 2020). Khan (2020) mentioned that education is a well-known aspect that helps people improve their earnings prospects and contribute to the economy. During this pandemic outbreak, zakat institutions are one of the main supports for needy and low-income families. Hence, the roles of zakat in solving the problems of people from all aspects need to be analyzed through the proper and effective distribution of zakat (Rosli, Salamon & Huda, 2018).

## PROBLEM STATEMENT

Due to the pandemic COVID-19, zakat institutions, to some extent, can help the needy in this unprecedented situation. Zakat institution is accountable for managing zakat collection and distribution to eight *asnafs*. Many financial problems among Muslims can be facilitated through this institution and resolved (Aminuddin et al., 2020). The roles of zakat in solving the problems of people from all aspects need to be analysed through the proper and effective distribution of zakat (Rosli, Salamon & Huda, 2018).

This study investigates the quality of management of zakat institutions on the distribution of money to students. The efficiency and effectiveness of zakat funds collection and distribution are crucial as it is the substance in Islamic economics that can improve the lives of the poor and the needy. In achieving the objective, the zakat institution's performance is vital in assessing the ability to accomplish the organization's goals and objectives (Takril & Othman, 2020). *Amil* in zakat institutions plays an important role. Nugraha, Wardayati, and Sayekti (2018) said that an appropriate and effective distribution system and professionals help the community improve poverty. Besides, the financial statements produced by *amil* zakat institutions are a form of accountability and transparency, and it is the main parts of an organization.

Most of the students are having a financial problem paying the tuition fees. Thus, this study analyses how advantageous zakat distribution is in bolstering students' financial situations. Zainal (2020) mentioned that zakat funds must also be sufficient for supporting economic advancement opportunities since business investment perhaps goes beyond the basics of the meeting only necessities. However, despite a religious decree on zakat's compulsory position, many Muslims still fail to fulfill their religious obligation to pay income zakat. The total zakat collection is still low compared to the potential zakat collection (Haji Othman & Nayan, 2019). Lembaga Zakat Selangor (LZS) has taken the initiative to further localize its collection and distribution by appointing higher learning institutions as collection and distribution agencies on behalf of LZS (Takril & Othman, 2020). However, a limited or certain percentage is eligible for higher institutions (IPT) to distribute the *asnafs*. The collection needs to be reimbursed to LZS at 50 percent of the total collection.

## THE OBJECTIVE OF THE STUDY

The primary purpose of this study is to evaluate the determinant of effective zakat distribution by the institution of zakat in Selangor, Lembaga Zakat Selangor (LZS) in higher education institutions in Selangor by focusing on three main areas: zakat knowledge, good *Amil*, and recipients' satisfaction.

## LITERATURE REVIEW

### *Zakat Distribution*

Zakat distribution is essential for zakat institutions to ensure the proper recipients get the aid. Over the past years, zakat institutions have helped students specifically to the *asnaf* to improve their way of life and have a better future. For instance, in 2018, LZS gave 1,115 laptops to students from the *asnaf fakir* and *Miskin* families (Izwan, 2018). Zakat institutions are also giving sponsorships and allowances while being away from family to pursue their studies. The institutions have been helping and trying to change a student's life to improve and be better in the future.

Based on *Ringkasan Prestasi LZS* in 2019, LZS has successfully distributed RM868,263,524 to 8 *asnaf* groups from the zakat collection RM855,137,860. Moreover, RM61.2 Million has been distributed for education purposes. It involves 9,405 students that received the aid for *Dermasiswa* IPT LZS. Types of aid provided by LZS are followed as below:

**Table 1:** Types of aids

<i>Asnaf</i>	No of students	Types of Education Aids
<i>Fakir &amp; Miskin</i>	8982	Educational Needs and Fees Education Scholarships
<i>Mualaf</i>	110	Basic education Assistance General Allowance Basic Religious Class Attendance Allowance
<i>Fisabilillah</i>	313	Education Contribution for Disabilities people (OKU)

(Source: *Ringkasan Prestasi LZS*, 2019)

Bahari (2017) stressed that appropriate recipients and the identification of program implementation zakat management are crucial for zakat distribution through *pi sabilillah asnaf*. Meanwhile, Takril and Othman (2020) discovered the ineffectiveness of zakat collection and distribution at the counter in higher learning institutions. Radzi and Kenayatullah (2017) highlighted that zakat distribution improves the educational equity among Muslim urban poor students.

### ***Zakat Knowledge***

Saad et al. (2016) define knowledge as the fundamental basis of information that a person needs to do. This knowledge refers to the primary basis of information on zakat that Muslims should know. Zakat is a social security system as a result of its role in providing financial support and capital and the fight against the usury system, promoting employment and economic objectives, and social (Haji-Othman, Yusuff, Saufi, & Hafsha, 2017). Meanwhile, Saad et al. (2020) suggested that attitudes toward zakat evasion, moral reasoning, peer influence, zakat knowledge, zakat distribution, and perceived zakat board capital positively and significantly influence intention to pay zakat. The study discovered that there was a significant relationship between religious knowledge and zakat. The study also mentioned that people who know about zakat prefer to pay zakat, and lack of knowledge will not pay zakat. Ali et al. (2017) mentioned that the level of understanding of zakat payers in this study has less knowledge about zakat. Ali et al. (2017) also emphasized that zakat is not a charity and primarily a form of worship. Several effects influence the level of understanding of payer zakat, which is the internal factor of the zakat institution itself.

Meanwhile, Haji-Othman et al. (2017) prove that attitude, self-efficacy, moral obligation, and religiosity have significant relationships and positive influence on intention. However, they discovered that that

knowledge has no significant relationship with the intention of paying zakat. The findings of the study have important implications not only for knowledge but also for zakat institutions. Based on this argument, a hypothesis is conjectured:

***H1: There is a significant relationship between zakat knowledge and effective zakat distribution***

### ***Good Amil***

*Amilin* consists of zakat-related administration and management matters, including officers and staff members appointed by the state to handle zakat-related matters such as measurement, collection, and disbursement (Adzrin, Mazuki & Sufiyudin, 2015). Zainal et al. (2016) mentioned that *amil* not only has a responsibility to manage zakat funds effectively but also has a primary task which all are related to the management of zakat funds, ranging from counting the number of properties and the amount of zakat, picking it up, carrying out to review the minimum poverty levels, and ensuring *mustahiq* to receive zakat fund. Concerning these tasks, *amil* needs knowledge of Islamic laws and skills in zakat management. Zaenal et al. 2016 reiterated that *Amil* is playing a decisive part in managing the zakat. *Amil* can be defined as persons who collect and seek alms, zakat, and ones who distribute them to the right targets.

On a similar front, Abdullah, Najmi, and Donna (2019) showed that good *amil* is a critical aspect of international zakat management because *amil* is the essential principle of the system in zakat institutions administration, collection, and distribution of zakat. At least six requirements that the *amil* must fulfill: Muslims, sanity, maturity, trust, understanding the *fiqh* of zakat, capable of completing the duties, and men (Zaenal et al., 2017).

Ab Rahman, Fauzi, and Thoarlim (2016) stressed that, since *amil* is one of the main stakeholders in the management of zakat, it is proposed that one model should be developed to strengthen and improve zakat management, especially zakat administrators in Malaysia. Thus, *amil* in zakat institutions has an essential role to perform effectively and efficiently for the institutions.

To further explore this relationship regarding good *amil* and the effective zakat distribution, this study proposes the following hypothesis:

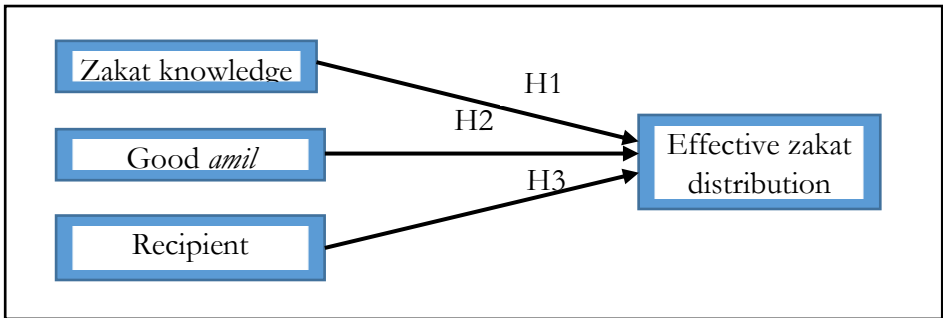
***H2: There is a significant relationship between good amil and effective zakat distribution***

***Recipient Satisfaction***

The recipient's satisfaction is paramount despite receiving help from zakat. Zakat recipients' satisfaction has positively linked the effectiveness of a microcredit program, Hijrah (Husin et al., 2020). Zakat's management must maintain professionalism and help the students to feel the highest level of satisfaction. It is believed satisfaction is crucial for the institution to sustain itself in the future to ensure all the zakat contribution reaches the needy and indirectly alleviates the country's property level (Salleh & Chowdury, 2020). As an organization that manages public funds, zakat institutions' credibility is also subject to their customer's perceptions of the services provided (Abd Wahab et al., 2016).

A study by Ahmad Shahir and Adibah (2010) mentioned that the community's confidence and trust need to be given attention by the zakat institution so that the effort to uphold the third pillar of Islam and improve the system of adequate collection and distribution of zakat effectively and efficiently. Other than that, Ahmad, Othman, and Salleh's (2015) study show that most of the recipients are pleased with the services by Majlis Agama Islam Melaka, Melaka. Staff who are willing to provide good and customer-friendly services will promote higher service quality and satisfaction to the zakat payers (Abd Wahab et al., 2016). Ali, Ibrahim, and Ab Aziz (2019) mentioned that the zakat fund must spend in such a way to maximize the benefits of the recipients spiritually and economically. The zakat recipients' essential must-have satisfaction and help them participate in economic activities. The other study from Zakaria (2014), to maximize zakat distribution effectiveness, zakat institutions should focus more on programs that could improve zakat recipients' economic hardship and generate their income to make their ends meet or even be able to pay zakat. Based on the literature review, this study would like to postulate that:

***H3: There is a significant relationship between recipient satisfaction and effective zakat distribution.***



**Figure 1:** Research Framework

### METHODOLOGY

A quantitative study has been conducted using a questionnaire based on the defined research objectives. The population of the study is higher institutions students in Selangor who received full assistance from zakat institutions. A survey was conducted and reported statistical analysis data to test the hypotheses as in the research model. The questionnaire items were derived mainly from previous studies and modified to fit the nature of this study. The survey of the questionnaire consisted of five sections. The first section was respondents' demographic information, including gender, age, level of education, university type, and zakat aid acceptance period. The second section asked respondents on zakat distribution (Bahari, 2017; Takril & Othman, 2017; Radzi & Kenayatulla, 2017); the third section is on knowledge of zakat (Saad et al., 2020). The fourth section is good *Amil* (Zaenal et al., 2017); and the fifth section asked respondents about recipient satisfaction receiving the zakat (Husin et al., 2020). All the last four variables were measured using a 5-point Likert-type scale, where 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree. This study adapted twenty-five question items to compute knowledge of zakat, good *amil*, and recipient satisfaction towards the effective zakat distribution. It is for improving educational equity among poor and needy students and quality of management of zakat institutions on distributing money to students.

### DATA COLLECTION

The target populations for this study were students who are zakat recipients in Selangor. This research selected the sample from 206



university students from the public university: Universiti Teknologi Mara and public university; Universiti Selangor and Kolej Universiti Islam, Selangor. This study used non-probability sampling and simple random collection methods to provide the researcher with a generalized sample. Questionnaires were distributed through social networking systems, including WhatsApp Messenger, Twitter, Telegram, and Facebook. Data collection took place from 15 January 2021 to 3 February 2021.

## RESULTS

This section presents both the descriptive and inferential analyses. It begins with respondents' demographic data, analysis, and findings for the three research objectives. The following Table 2 shows results for the demographic data.

**Table 2:** Demographic Profile Sample Profile

No. of Question	Demographic details	Frequency	Percentage
Gender	Male	65	31.6%
	Female	141	68.4%
Age	18-20 years old	32	15.5%
	21-24 years old	160	77.7%
	25 years old & above	14	6.8%
Level of Education	Certificate	4	1.9%
	Foundation	2	1.0%
	Diploma	65	31.6%
	Degree	135	65.5%
Types of University	Public ( <i>IPTA</i> )	58	28.2%
	Private ( <i>IPTS</i> )	148	71.8%
Zakat Acceptance Period	Less than one year	75	36.4%
	Two years	49	23.8%
	Three years and above	82	39.8%

The total number of respondents was 206. Of the 206 respondents, 68.4% were female. 77.7% were the age group 21 to 24 years old. 65.5% of the respondents were from Degree Level. 71.8% were students from Private (IPTS) Universities, and the rest were from public universities (IPTA). Mostly, there were 39.8% of students received zakat three (3) years and above.

### Reliability analysis

Lecturers of Business Research Methodology and experts from LZS revised, modified, and validated the questionnaire. The Cronbach Alpha are all above 0.700, ranging from 0.728 to 0.871, confirming that they are acceptable and reliable.

**Table 3:** Descriptive Statistics

Variables	Mean	Std. Deviation	Cronbach Alpha
Zakat Distribution	4.35	.601	.790
Zakat Knowledge	4.37	.609	.777
Good <i>Amil</i>	4.36	.675	.871
Recipient Satisfaction	4.00	.737	.821

### Correlations

Correlation analysis was used to describe the strength and direction of the linear relationship between three variables: Zakat knowledge, good *amil*, and recipient satisfaction towards the effective Zakat distribution has a strong relationship. Table 4 below shows that there are significant relationships between all the independent variables and the effective zakat distribution, Sig. (2-tailed) = 0.000. Zakat knowledge has a moderate relationship with the effective zakat distribution; the Pearson correlation is 0.534. At the same time, good *amil* has the strongest relationship with the effective zakat distribution. Person Correlation is .638. Lastly, for recipient satisfaction, the Pearson Correlation is slightly higher (0.550); it also has a strong relationship with effective zakat distribution.

**Table 4:** Correlation Result

		Effective zakat Distribution	Zakat Knowledge	Good <i>Amil</i>	Recipient Satisfaction
Effective zakat Distribution	Pearson Correlation	1	.534**	.638**	.550**
	Sig. (2-tailed)		.000	.000	.000
	N	206	206	206	206
Zakat Knowledge	Pearson Correlation	.534**	1	.707**	.484**
	Sig. (2-tailed)	.000		.000	.000
	N	206	206	206	206
Good <i>Amil</i>	Pearson Correlation	.638**	.707**	1	.620**
	Sig. (2-tailed)	.000	.000		.000
	N	206	206	206	206
Recipient Satisfaction	Pearson Correlation	.550**	.484**	.620**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	206	206	206	206

## Multiple Regression

**Table 5:** ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	37.498	3	12.499	56.548	.000 <sup>b</sup>
	Residual	44.650	202	.221		
	Total	82.148	205			

The F-ratio in the ANOVA table above tests whether the overall regression model is a good fit for the data. Table 5 shows that the independent variables statistically significantly predict the dependent variable,  $F(3, 202) = 56.548$ ,  $p < .0005$ . Thus, the regression model is a good fit for the data.

**Table 6:** Multiple Regression Results

		Coefficients				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.147	.251		4.567	.000
	Zakat Knowledge	.149	.077	.143	1.941	.054
	Good <i>Amil</i> Recipient Satisfaction	.364	.077	.389	4.731	.000
		.206	.057	.240	3.620	.000

Table 6 shows the statistical significance of each of the independent variables. Two independent variables have significant values of less than 0.05: good *amil* and recipient's satisfaction. However, for zakat knowledge, the significant value is .054. It is more than 0.05, indicating that knowledge of zakat does not influence the effective zakat distribution. These results probably described that knowledge is already taught in the respondents' minds. Thus, it has not necessarily influenced

effective zakat distribution, which contrasts with Ali et al.'s (2017) study. This result also showed that good *amil* has the highest beta value, .389, showing that good *amil* as the most influential variable towards the effective zakat distribution among all the chosen variables.

**Table 7:** Regression Analysis Results

<b>Hypothesis</b>	<b>Sig.</b>	<b>Conclusion</b>
H1: There is a significant relationship between the knowledge of zakat and the distribution of zakat in Selangor higher education institutions.	.054	Not supported
H2: There is a significant relationship between the good <i>amil</i> and the distribution of <i>zakat</i> in Selangor higher education institutions.	.000	Supported
H3: There is a significant relationship between recipient satisfaction and zakat distribution in Selangor higher education institutions.	.000	Supported

## DISCUSSION

Based on the results, the variables are the knowledge of zakat, good *Amil*, and zakat's satisfaction recipient. All these variables correlate with the effectiveness of the distribution of zakat in higher education in Selangor. However, the multiple regression results showed that knowledge does not influence effective Zakat distribution, which is similar to Haji Othman et al.'s (2017) study. Those who are knowledgeable in zakat knowledge may not necessarily distribute zakat effectively. Somehow, two other variables, good *amil* and recipients' satisfaction, would make zakat distribution more efficient. These findings are in line with Abdullah et al. (2019), Zaenal et al. (2017), Husin et al. (2020), and Ahmad et al. (2015). These independent variables are critical for the effective zakat distribution in Selangor higher

education. This study allows researchers and Selangor higher education students to better understand the factors that contribute to the efficacy of the distribution of zakat in Selangor higher education. Of all variables, good *Amil* and recipient satisfaction influence the effective Zakat distribution in Selangor, Malaysia.

### CONCLUSION

This discovery shed some light on the effective Zakat distribution. *Amil's* role proves very critical in determining Zakat distribution is conducted in the best possible way. Bad *Amil* would tarnish the Zakat institution's image in delivering its responsibility to help the needy who are really in need. By receiving this Zakat allocation, the proper recipients would continue their studies and graduate on time without any financial problem.

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### Paper Contribution to Related Field of Study

This paper is dedicated to zakat literature, particularly in the literature on the effective zakat distribution in higher education institutions in Selangor.

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